

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
FORT PIERCE DIVISION**

CASE NO. 24-14078-CIV-CANNON/Maynard

WELLS FARGO BANK, N.A.,

Plaintiff,

v.

**SUSAN M. ARNOLD and
RUTH OUTLAW**

Defendants,

_____ /

SUSAN M. ARNOLD

Cross-Plaintiff,

v.

RUTH OUTLAW

Cross-Defendant.

_____ /

**ORDER ACCEPTING MAGISTRATE JUDGE’S REPORT AND RECOMMENDATION
AND GRANTING CONSOLIDATED MOTION FOR DEFAULT JUDGMENT**

THIS CAUSE comes before the Court upon Plaintiff Well Fargo Bank N.A. and Defendant/Cross-Plaintiff Susan M. Arnold’s Consolidated Motion for Default Judgment (the “Motion”) [ECF No. 21]. The Motion seeks entry of default final judgment with respect to the disputed funds against Defendant/Cross-Defendant Ruth Outlaw [ECF No. 21]. The Motion was referred to Magistrate Judge Shaniek M. Maynard for a report and recommendation [ECF No. 22]. On July 26, 2024, Judge Maynard issued a report and recommendation recommending that the Motion be granted (the “Report”) [ECF No. 23]. No party filed objections to the Report, and the

CASE NO. 24-14078-CIV-CANNON/Maynard

time to do so has expired.¹ Upon review, the Report [ECF No. 23] is **ACCEPTED** and the Consolidated Motion [ECF No. 21] is **GRANTED** for the reasons stated in the Report.

To challenge the findings and recommendations of a magistrate judge, a party must file specific written objections identifying the portions of the proposed findings and recommendation to which objection is made. *See* Fed. R. Civ. P. 72(b)(3); *Heath v. Jones*, 863 F.2d 815, 822 (11th Cir. 1989); *Macort v. Prem, Inc.*, 208 F. App'x 781, 784 (11th Cir. 2006). A district court reviews de novo those portions of the report to which objection is made and may accept, reject, or modify in whole or in part, the findings or recommendations made by the magistrate judge. 28 U.S.C. § 636(b)(1). To the extent a party fails to object to parts of the magistrate judge's report, the Court may accept the recommendation so long as there is no clear error on the face of the record. *Macort*, 208 F. App'x at 784. Legal conclusions are reviewed de novo, even in the absence of an objection. *See LeCroy v. McNeil*, 397 F. App'x 554, 556 (11th Cir. 2010); *Cooper-Houston v. S. Ry. Co.*, 37 F.3d 603, 604 (11th Cir. 1994).


Following review, the Court finds no clear error on the face of the record and no errors of law. Accordingly, it is hereby **ORDERED AND ADJUDGED** as follows:

1. The Report and Recommendation [ECF No. 23] is **ACCEPTED**.
2. The Consolidated Motion for Default Judgment [ECF No. 21] is **GRANTED** for the reasons stated in the Report.
3. Final judgment will be entered separately.

¹ Plaintiff and Defendant/Cross-Plaintiff filed Notices indicating they did not object to the Report's conclusion [ECF Nos. 24, 25]. The Court previously mailed all default-judgment related Orders to Defendant/Cross-Defendant [ECF Nos. 13, 19, 23]. Defendant/Cross-Defendant has not appeared.

CASE NO. 24-14078-CIV-CANNON/Maynard

DONE AND ORDERED in Chambers at Fort Pierce, Florida, this 14th day of August 2024.


AILEEN M. CANNON
UNITED STATES DISTRICT JUDGE

cc: counsel of record